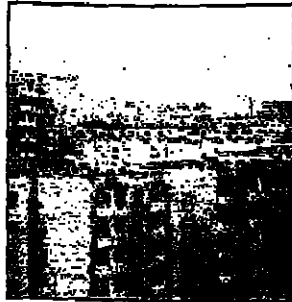


FT

PROPERTY

SEPTEMBER 19 / SEPTEMBER 20 1998



Bloc to bloc

'The simplicity of life in a concrete block has a strong appeal in a world where everything else is changing'



Farewell Terry and June

'The new buyers in the suburbs have a very different set of criteria from their 1930s counterparts'



As good as new

'It is now extremely hard to find a dilapidated Tuscan farmhouse to restore - that market has come of age'

Page 10

Page 5

Page 12

Anything you can do . . .

Anne Spackman finds Tony Pidgley junior itching to get his hands on part of his father's hugely profitable business

The story most often told about Tony Pidgley junior is that when, on the eve of his first deal for his fledgling housebuilding company, he confided to his dad that he was buying a good site, Tony Pidgley senior snatched it from under his nose for his own company. Pidgley junior was seen to have graduated from the school of hard knocks. The story still makes Pidgley junior cringe.

But today, if you open the boot of Tony Pidgley junior's car, it looks just like his dad's: a mobile office, stacked with the files, papers and hard hats necessary for a 15-hour day on the road.

Of course, Pidgley senior has a bigger boot in his Bentley than Pidgley junior in his BMW, but then he is still the governor (as his son puts it) - for the time being at least.

Last month, Pidgley senior's Berkeley Group bought Pidgley junior's housebuilding firm, Thirstone, for £15m and made the governor's son, who has only just turned 30, managing director of the hugely profitable Berkeley Homes.

Amid whispers of nepotism and impropriety, the anecdote about the land deal has dominated the gossip.

The young Pidgley says it is true in terms of what happened; he was about to buy a single plot in Weybridge for about £100,000, and his dad got in before him.

"But I don't think his intention was to teach me a lesson," he says. "He will have gone back to the Surrey subsidiary and said, 'why the hell aren't you in on that site Tony's buying. Get on to it now'. His first thought would have been about his own business."

Now their business is the same; it is driving forward a house-building group which has set the standards for the industry, turning in pre-tax profits of £100m this year.

Not that you would think he was joining what is already a market leader when you hear Pidgley junior talk; he is buzzing with new ideas about everything from the sales and marketing systems to the doorknobs. He is already changing the logo, introducing e-mail - "I can't believe all these pieces of paper I keep getting" - and buying a "people carrier" for use by his fellow directors. "One management meeting in four should be on the road," he says.

"I always insisted on occasional weekend tours by

directors at Thirstone. Otherwise you end up with your team never seeing the shop front."

Father and son are currently spending a lot of time at the shop front - or the coalface, as the senior Pidgley tends to call it. They have been touring hundreds of Berkeley sites, ranging from single plots in Oxfordshire to vast brownfield developments on the Thames, looking for any weaknesses which might be exposed in the toughening property climate.

In July, business was bad; in August it was very good. They are waiting to see if this month will give a clearer direction of the mood in the market.

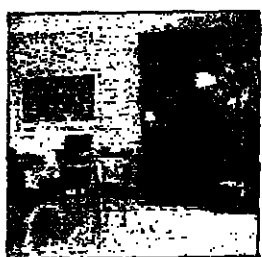
Tony Pidgley senior became one of the biggest figures in the industry partly through his extraordinary rise from being the adopted son of a family of travellers to a multi-millionaire. For his son, life has been very different.

Pidgley junior - or TKP, as he is starting to be known - went to a private school in Weybridge, Surrey. He recalls being dragged around building sites on Sunday afternoons as a child. "I hated it," he says. "The worst thing was that the



Continued on Page 2

POSITIVE LAB RESULTS



Carefully planned interiors make full use of generous ceiling heights



Individuality designed into modern kitchens with full appliance package



Well equipped gymnasium can be used by Lab Building residents



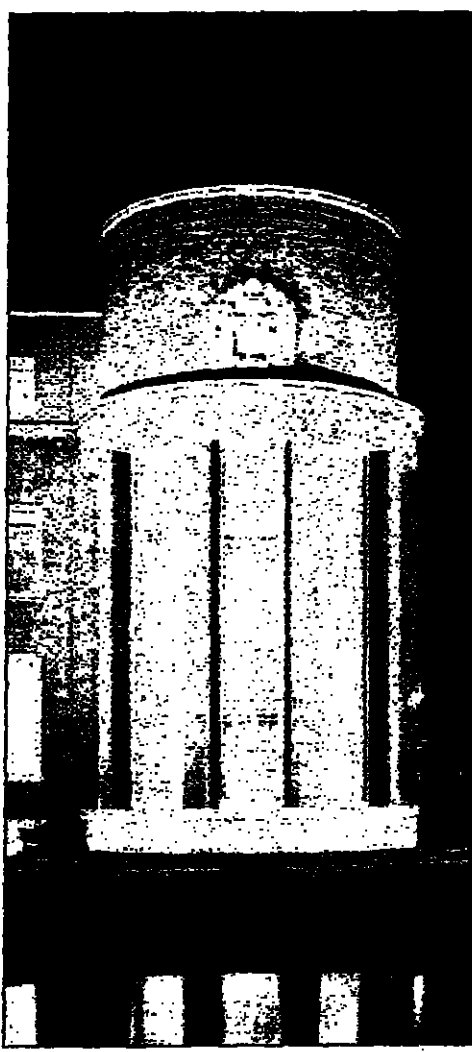
Magnificent 17th century Chelsea townhouse available for private functions



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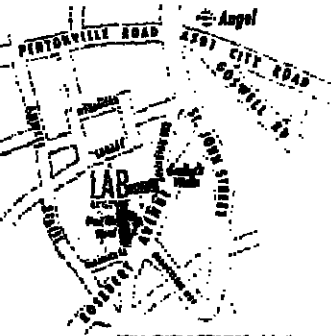


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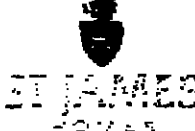
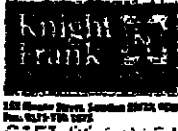
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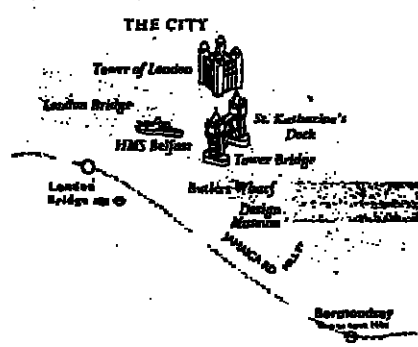
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HOMES

A new breed of buyer is drawn to the suburbs

Anne Spackman says buyers have different priorities from those who moved out of town centres in the 1930s

The suburbs have always been sneered at. One of their fiercest early critics was H.G. Wells who described a new estate of semi-detached homes between Surbiton and Esher in Surrey as a "bright fun-gold growth... of little red-and-white rough-cast villas, with meretricious gables and very brassy window blinds".

To the general public, such criticisms were irrelevant. They voted with their feet. Between the wars, the population of areas such as Surbiton and Esher and Epsom and Ewell doubled each decade, while London witnessed mass outward migration.

For most people, the new houses, with hot water, inside bathrooms and electricity, were a blessed relief from the rented slums of the city. They were clean, had gardens and, at prices of around £400 in 1932, were affordable to many working people.

Today, the nearest equivalent would cost upwards of £100,000 and include several "extra" items as standard. Barratt's very popular "Maidstone" three-bedroom semi has two bathrooms and a downstairs cloakroom, central heating and a fully fitted kitchen.

One reason builders could offer cheap homes was the low price of land in areas of outer London near the fast-developing railway lines. Land typically made up only 15 to 20 per cent of the price of a house: today the figure is between 30 and 50 per cent.

Developers are increasingly willing to pay high prices because of the scarcity value of good suburban sites and the continuing popular enthusiasm for living in them. They are discovering that the new breed of buyer from the city has a very different set of criteria from its 1930s counterpart.

Winterson believes we will see more 19th-century style terraces and Edwardian villas of around 2,500 sq ft returning to the suburbs.

Barnes Waterside led the way, with avenues of traditional townhouses, plus some semi and detached villas at the top of the price range. The space saved by building up rather than out allowed the developer, Berkeley Homes, to set aside common land for the central pond and nature reserve.

Near Wells's much maligned Surbiton, one of the most imaginative suburban schemes is taking shape at Long Ditton. St James Homes - a joint venture between Berkeley Homes and Thames Water - is creating a scheme around a series of elegant garden squares. The property ranges from one-bedroom apart-

ments to five-bedroom detached houses, but the most common house type is the three or four-bedroom, three-storey townhouse. The show homes, which open in January, will have children's bedrooms and a bathroom on the top floor, parents' and guest room/study on the first floor and kitchen/breakfast and living rooms on the ground floor. Ceiling heights will be a minimum of six compared with the 7ft standard.

At nearby Kew, St James and Thirstone Homes are working on schemes in which the townhouse or three-storey mews predominates. A similar combination was chosen by Crosby Homes, Berkeley's northern subsidiary, for its very successful Albert Court development at Didbury, south of Manchester.

At its large site at Wimbledon Parkside, Laing Homes is building a similar mix of apartments, mews houses and townhouses, with large communal gardens. Laing decided to shift from the more standard housebuilders' offerings to meet today's more discerning housebuyer.

Jan Randall, managing director of Laing's south Thames region, says it is aiming to provide flexible living spaces which can be adapted to suit each family's needs. Rooms in the roof, basements and a choice of open-plan or closed living rooms are among the features they are introducing.

One key change is that families moving to the suburbs increasingly want a town-style house in a less urban location, rather than a rural house close to town. "There has been a change in fashion," Winterson explains.

"It no longer cuts much ice at dinner parties to say you have a large detached house. The stigma attached to terraces has gone and been replaced by a certain cachet. After all, Kensington is full of them."

This fashion fits in with the desire to preserve more green land, by building at higher densities, but retaining communal gardens. It also helps suburbs avoid the aesthetic monotony of most 20th century housing estates, with their rows of cul-de-sacs of near identical properties, with no strong architectural shape.

In 1927, a billboard on a new estate in Purley claimed "No pair of houses alike in road". Today, the houses are more likely to be

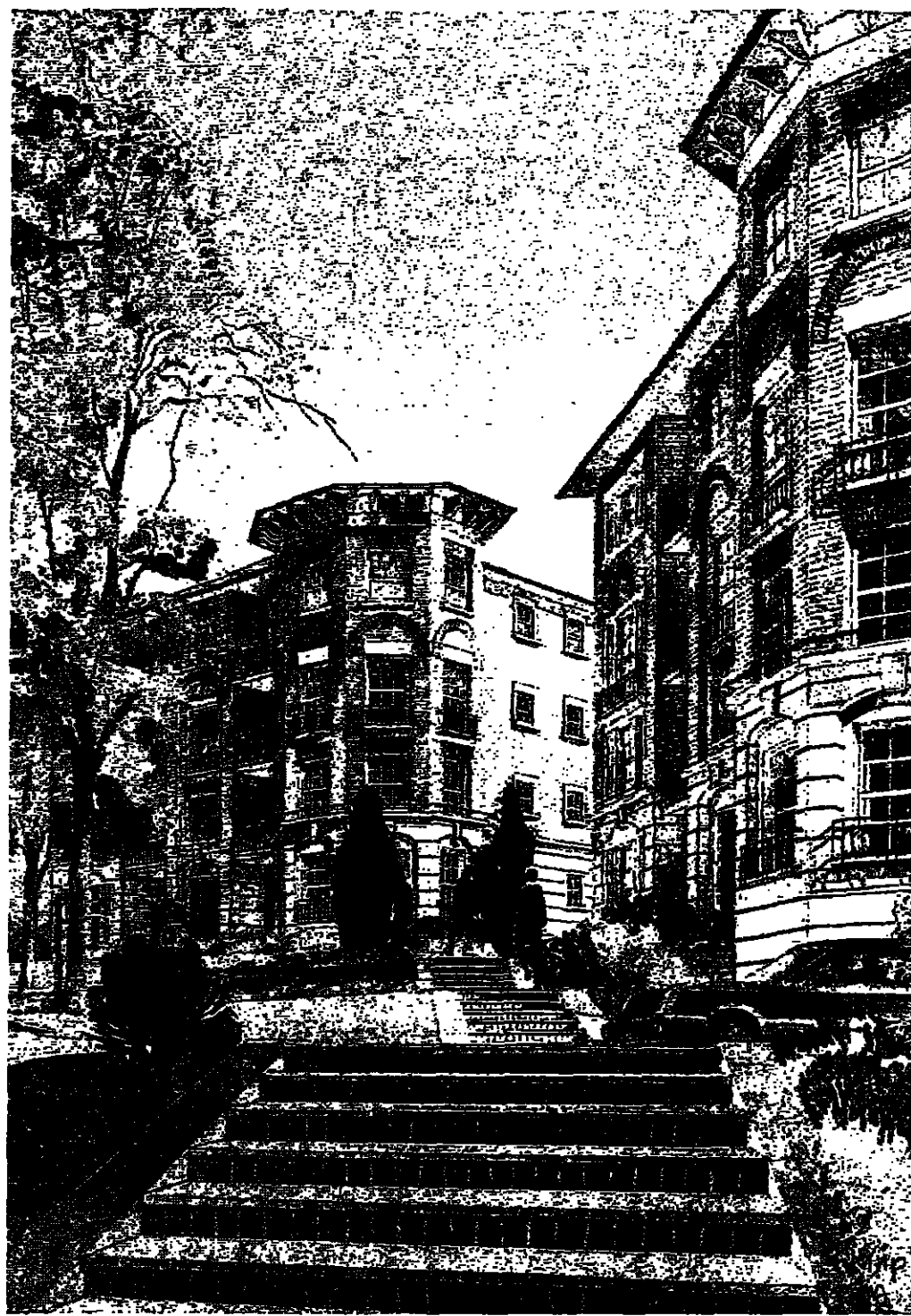
identical, but they will be part of a development which has a central focus and integral design.

Such developments may also halt the spread of "suburbanisation" which Wells envisaged at the beginning of this century. As railway and tram lines spread ever outwards from the city, he pointed out that commuters could live anywhere within a 30-mile radius of London.

"Is it not too much to say that the London citizen of the year 2000 may have a choice of nearly all England and Wales south of Nottingham and east of Exeter as his suburb?" he asked. Ten years ago, the answer might have been yes. Now it is starting to look less likely.

H.G. Wells' extracts from "London: A Social History" by Professor Roy Porter

Gerald Cadogan



Wimbledon Parkside: a mix of apartments, mews houses and townhouses for the suburbs

On the Move Where breeding is a way of life

The Brookside Stud at Chippenham, five miles from Newmarket, is still a gleam in the eye rather than a going concern. There are 71 acres of pasture, a bungalow and temporary buildings, but it has planning consent, granted in August 1994, for a substantial house plus a manager's quarters and two yards with accommodation for stable lads and horses. Brown of Bury St Edmunds (01284-725715) suggests a price of £485,000.

In Ireland, Coolmore is a late Georgian (1829) house in Co Kilkenny on 200 acres of paddocks and 40 of woods, which has been a stud farm for 10 years. It has 30 loose boxes and a walled outdoor riding school, as well as salmon fishing on the river Nare. Windsor Clive International in Ramsbury (01753-521155) and Jordan Auctioneers in Newbridge, Co Kildare (00353-45-433550) are selling at a guide price of IRE£1.5m by private treaty, or by auction in Kilkenny on October 15.

In Cornwall, Treglossick at St Keverne on the Lizard peninsula is a smart-looking white-painted farmhouse with two businesses - holiday lets in two cottages, and a children's riding centre with a bunk room that can sleep 10 children between six and 16. The house, cottages, bunk room and other buildings are on offer from Jackson-Stops in Exeter (01392-214222) for £575,000, and the equestrian yard, which includes an American barn with six loose boxes and an all-weather manege, for a further £220,000.

Gerald Cadogan

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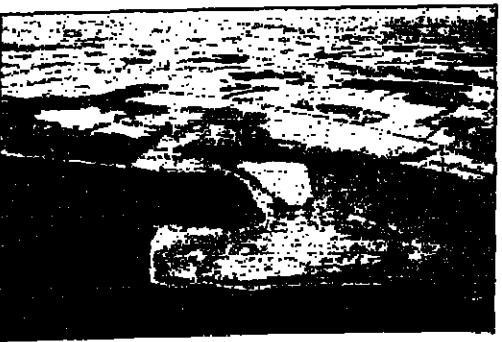
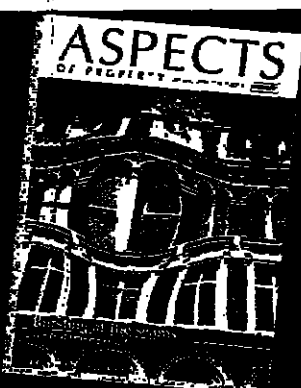
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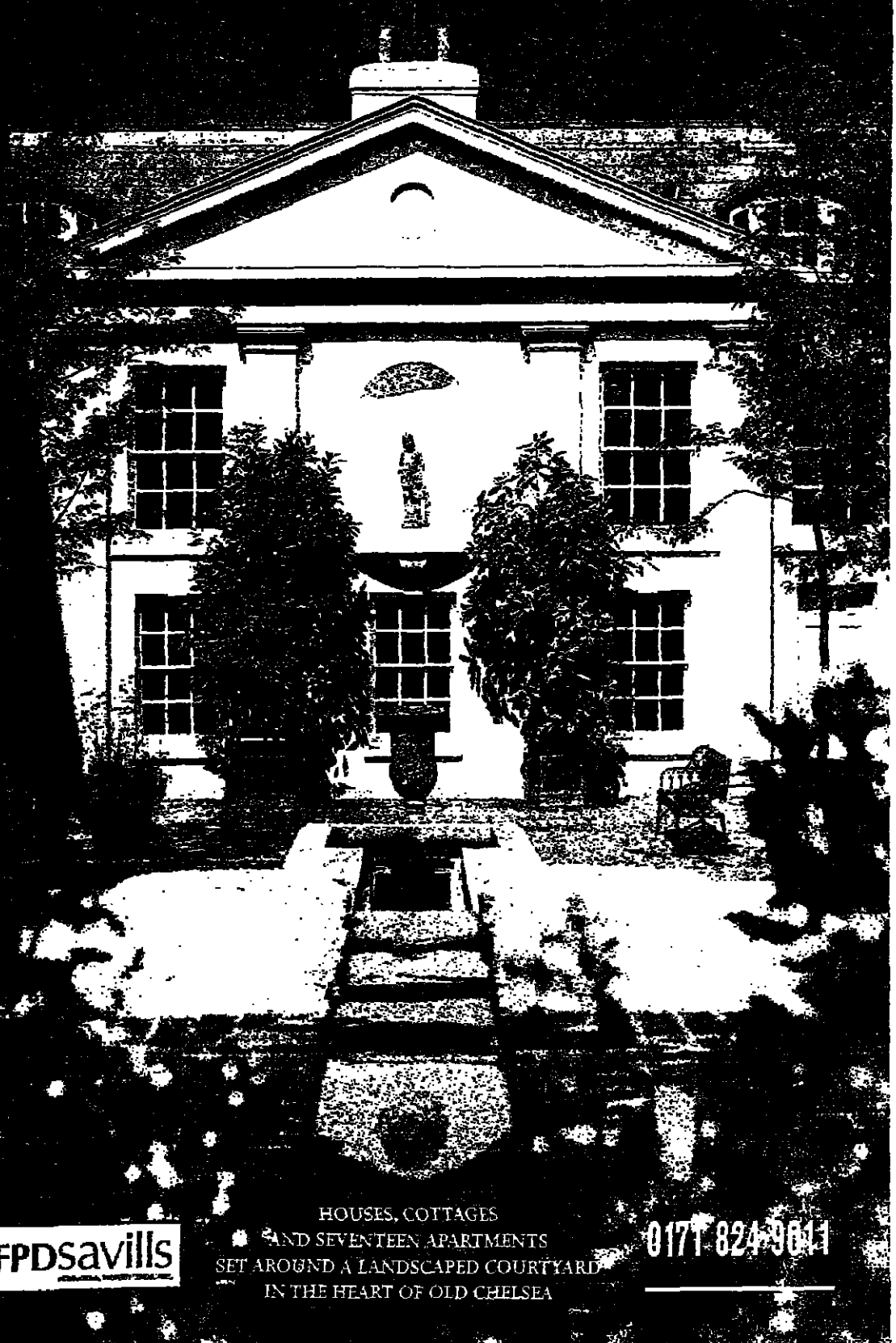


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GOING ONCE, GOING TWICE

Business is good for the auctioneers

Gerald Cadogan finds market clouds have a silver lining for some

The rising number of house repossessions, as reported by the Council of Mortgage Lenders, might indicate a cooling property market. But it means more business for the auctioneers.

Auctioneering is in the blood of Gary Murphy, of London auctioneers Allsop, as his father was also an auctioneer. These are the people to whom lenders turn when a property is repossessed and has to be sold to catch the market at or near its peak.

"At auction, one buys at a competitive price," says Murphy. "And, by definition, that is one increment above the next best price."

Murphy says there has been a steady flow of auction business from lenders over the past two years and he emphasises the increase in potential owner-occupiers (rather than landlord investors) who are buying at auction as an important development.

Whether buyers will find the elusive bargain that is every bidder's dream is often

down to luck: other bidders suddenly flag, or the vendor has set an unusually low reserve. "People always walk out of an auction saying they paid too much, if they bought," says Murphy, who has seen thousands of lots, "or offered too little if they did not succeed."

Auctions are a transparent market, where hammer prices are public knowledge, unlike the prices in private treaty sales which lie hidden in the Land Registry. In Ireland, where auctions are customary for anything from a shed to a castle, newspapers list the prices achieved - useful knowledge for everyone involved, whether buyers, vendors, lenders or agents.

In the UK, the top national agents may use auctions for properties they find they are unable to attach a price to. These are usually derelict rural properties needing a lot of work. Their intrinsic value is small, but the dream-value for the right buyer can be great.

"How much are you willing to put into the place?" is the key question. And auc-

tions are the best method of finding that out.

And for public bodies and charities, who have a fiduciary obligation to obtain the best price as openly as possible, auctions are the ideal way to sell property. "The Metropolitan Police has been one of our regular clients," says Murphy, who auctions police houses the occupiers do not want to buy. "I know of only one instance of its selling a house privately to a member of the public prior to auction."

But repossessions are the meat of an auctioneer's business. Once lenders decide to repossess a mortgaged property, they act quickly, for several reasons: they cannot afford to leave it vacant because of the threat of vandalism; and the interest on the loan keeps clocking up relentlessly, to the anguish of the borrower.

"If it is really a case of no hope, they see it is better to repossess and sell quickly," says Murphy.

The potential owner-occupiers buying at auction are often people who have sold their house, Murphy

notes, but have not yet found a replacement. So they rent, until the right property comes up. As they are largely cash buyers, "they can bid confidently".

This makes a freer market, not dependent on bridging loans or a chain of buyers and sellers, and has led to improved prices for vacant property for private use.

Such a free market relies heavily on a healthy supply of rental properties - and that is available at the moment through the system of assured shorthold tenancies introduced by the Housing Act 1988. Before the act removed landlords' fears over whether they would ever be able to recover their property, it was hard to find an interim place to rent.

This meant that people were regularly agreeing a price on a new house, and even exchanging contracts, before they had sold their old house. This often entailed costly bridging loans and much anxiety over whether the chain would hold.

Until the late 1980s, buying at auction looked far too



Keeping it in the family: Gary Murphy, auctioneer, is following in his father's footsteps

risky for private purchasers. But now they have as good a chance of buying as the investor-purchasers.

There has always been a strongly multi-cultural atmosphere at large auctions and that has not changed - except that they transcend yet more of the political divisions of the world. When Murphy's father was an auctioneer, Orthodox Jews predominated among the buyers

at British auctions. They are still there, but now they have Arabs, and Indians and Pakistanis to bid against.

No group seems to favour a particular type of property, but location is a vital matter, says Murphy. If it is a property in Southall in west London it is bound to go to an Asian. If it is in Stamford Hill, London N18, an Orthodox Jew will snap it up. The large auctions may

offer 300 lots in a day, mixing residential and commercial. Allsop holds residential auctions in London seven or eight times a year for properties throughout the country, and Hambro Countrywide holds series of regional auctions. Its July series sold 174 lots out of 227 (77 per cent) for a total of nearly £4.9m. Its September series is now in progress, with lots recently on sale including

three acres in Essex with planning consent for a pet cemetery (at a guide price of over £20,000), and a 10-acre fishing lake, and surrounding land, at Barnsley in Yorkshire, with room for 75 anglers (guide, £35,000).

On offer this week in the two remaining auctions of Hambro Countrywide's September series are:

□ Terrace houses in Swansea (guide, £30,000) and Market Harborough (guide, £44,000).

□ A ground floor flat in a 19th century Georgian house in Plymouth (guide, £17,000-£19,000).

□ Old farmyard buildings near Penzance with outline consent for conversion to housing (guide, £45,000-£50,000).

□ A thatched cottage with leaded glass windows near Ivybridge in Devon (guide, £90,000-£95,000).

Some future large auctions: Allsop (0171-494 3886), October 28, London; Fox & Sons in Brighton (01273-321300) on October 26, and in Southampton (01703-338066) on October 29; Hambro Countrywide (01245-344133), September 22, Solihull, and September 23, Plymouth.

Know your limit - and don't get carried away

As bidding at auction can be daunting to private buyers, auctioneers work hard to make the system as buyer-friendly as possible. After all, they want to sell the properties on offer.

It is wise to ask your solicitor or surveyor to bid on your behalf, as they will not be carried away by over-enthusiasm and will stick to your limit. If you bid for yourself, it is vital you do the same.

Once the hammer comes down, when the auctioneer says, "sold", you are responsible, if you are the successful bidder, for exchanging contracts before you leave the room, and writing a cheque for 10 per cent of the purchase price, to be presented for special clearance

the following morning. The balance is usually payable in 28 days.

Auction sales are binding contracts, and not subject to contract and survey as private treaty sales usually are. If you later discover faults in the building that you think should lower the price, tough luck.

You should also arrange insurance for the property at once.

A good start for would-be auction buyers is to attend several auctions, and watch the formalities, the prices and the rhythm of bidding.

Catalogues are available by annual subscription or may be free for individual auctions. If you see a property you like,

the catalogue will give instructions on how to view it - often arranged through a local estate agent. It is dangerous for a private owner-occupier to buy a lot unseen, even if investors sometimes do it.

Then the hard work begins. The vendor will already have provided the auctioneer with copies of the relevant papers, which you or your solicitor can obtain for £10 or £15.

They will include any special conditions of sale. Check through them at once with your solicitor, and if you are having a survey, do it quickly. The surveyor will probably also give you an independent valuation.

Financing must be arranged

before the auction. If you need a mortgage, start the process early. Your lender will understand the conditional nature of your application.

Properties listed in the catalogue are often "sold prior", by private treaty up to the time of the sale. Check frequently with the auctioneer in the days before the sale that this has not happened to your lot - unless, of course, you try to "buy it prior" yourself.

Arrive, with your solicitor or surveyor, in good time at the place of auction, to collect yourself before the drama begins and to obtain any last-minute changes to the lots on offer.

If you are bidding, make it

clear to the auctioneer that you are bidding by raising your hand or catalogue. Once he has seen you, he will come back as often as is needed in case you are willing to raise your bid. "The bid's against you, sir," is a typical auctioneer's challenge.

But do not be in a hurry to rush into the bidding fray and expose yourself to the competition. You may get a better price by coming in late - at any time up to the third fall of the hammer. The auctioneer will be only too pleased to continue the bidding.

Occasionally, an alternative gambit might succeed but it is one that is more useful in a small country sale than in a multi-lot city auction; as soon as the auc-

tioneer has put the lot before the buyers, start the bidding with a price that is at the top end of expectations.

My wife and I suffered this attack years ago when we tried for an old farmhouse in Oxfordshire that needed work. We had had a survey that pointed out all the defects, and brought the surveyor to bid for us. On his advice, our limit was £30,000, which we all thought generous to the vendor in view of what had to be done to the house.

But, once the auctioneer looked round the room for bids, a voice called out "£30,000". The house soon sold for below £40,000.

Gerald Cadogan

LONDON PROPERTY

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The bigger the house, the bigger the rise in value

Anne Spackman looks at how prices have risen unevenly over the last decade

As the property market has grown increasingly fragmented during the decade, there is clear evidence that the greatest gains have been made by those at the top.

The more expensive your house, the more it is likely to have risen in value over the past 10 years.

The story is true across the country, although London has outperformed all other areas. With the mainstream market already flattening out - Nationwide building society reported its first price fall in August for 30 months - that disparity looks set to remain.

The evidence supports the housebuilders' policy of shifting towards the top end of the market. One recent example was the purchase by Laing Homes of a stake in up-market, Surrey-based Octagon.

Figures from FPD Savills Research, comparing different types of property within the prime London and country house markets, show that houses have outperformed flats and bigger properties have outperformed smaller ones.

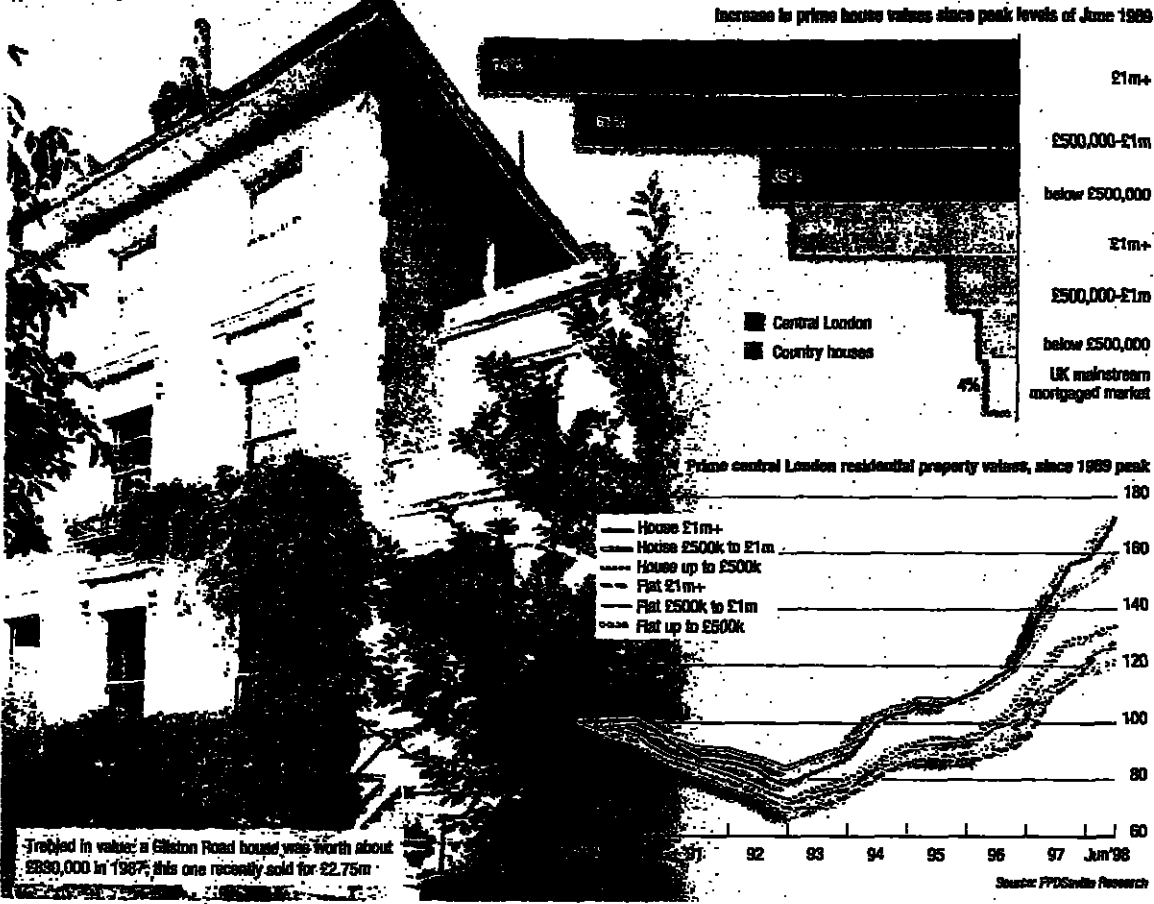
London houses worth more than £1m are up by an average of 74 per cent on their June 1989 value. Houses worth less than £500,000 are up 35 per cent over the same period.

While big flats have outperformed small flats, the greatest difference is between the performance of flats and houses. While houses priced between £500,000 and £1m have risen 61 per cent, flats of the same value have gone up just 27 per cent.

These rises compare with an increase of just 4 per cent in the mainstream market (mortgaged properties with an average value of £70,000) over the same period.

Estate agents have plenty of specific examples of properties which illustrate the

Property prices



Troubled in value: a £1.5m house in Notting Hill, London SW10, for £280,000 in 1989, this one recently sold for £2.75m

trend. They show that the very best houses have more than trebled in value. Friend and Falcke sold an unmodernised house in Giltston Road, London SW10, for £280,000 in 1989. In December of last year they sold its similarly unmodernised next-door neighbour for £2.75m.

In Holland Park, which has some of London's largest freehold houses, the story is the same. De Groot Collis sold a traditional double-fronted, seven-bedroom house with indoor swimming pool for £3m in 1988. Similar houses are currently selling for between £8m and £8m.

Winkworth is currently asking £3.25m for one of the

best houses in Notting Hill. Giles Hoskins of Winkworth believes a similar property would have fetched just under £1m in 1989.

These figures are only comparing differences between properties in smart locations. Estate agents with offices covering a mixed London neighbourhood show even starker comparisons.

Hamptons' Dulwich office, which also covers Camberwell, reports that poorer two-bedroom flats have risen in value by around 12 per cent since 1988 and are now worth about £90,000. By contrast, five-bedroom family houses have gone up 86 per cent to around £650,000.

The FPD Savills' graphs

show London outperforming the country market in general, but within the country market, the same trends are evident.

Large houses are up 31 per cent compared with their peak June 1989 levels, while smaller ones are up by just 5 per cent.

Knight Frank, which monitors country property in three brackets - manor houses, farmhouses and cottages - shows manor houses rising by between 14 and 17 per cent a year for the last three years, while cottages have risen by between 6 and 13 per cent.

Once again, there are many examples of the very best houses in the very best

locations doing even better than this suggests. Large country houses with land and amenities in Guildford, Surrey, and Henley, Oxfordshire, have risen 100 per cent in value since 1988, according to Hamptons. Three-bedroom cottages in the same areas have risen by 55 per cent and 40 per cent respectively.

Agent Humberts believes country properties have improved on average by around 20 per cent on their 1988/89 values. Its Shaftesbury office has just sold Pipers Mill Cottage at Fintwell Magna in Dorset for £200,000. The same cottage fetched £160,000 in July 1988. At Rodmell near Lewes a thatched

cottage is attracting strong interest at £220,000, having sold in September 1988 for £270,000.

Further down the country market, many properties have yet to return to 1988 prices - let alone values in real terms. Palmer Snell, which has offices in the west country, says one-bedroom flats are still down 16 per cent on 1988 prices and two-bedroom terraces are down 3 per cent.

High-quality property and individual country houses have been the strongest market performers, according to managing director Roy Barber.

In Birmingham, agent Robert Powell reports that properties in the smart suburb of Edgbaston have risen by around 25 per cent in the past two years. "This compares with an average for most of Birmingham of between 10 and 15 per cent," says partner Andrew Spittle.

He says the increase at the top of the market is due simply to demand exceeding supply. "Over the past two years we have seen a constant decline of upmarket properties coming on to the market in Edgbaston," he says. "It is very clear that people are staying longer in these types of houses."

FPD Savills Research, which has consistently argued that the best properties have been outperforming the rest over this decade, believes the trend will continue. However, it does not expect a continuation of the large rises seen over the past four or five years.

Savills' Richard Donnell points out that while the best properties have risen substantially in value, they also fell quite heavily during the recession. He says the properties which have proved most resilient in the bad years and prospered in the good years are small family houses, with three or four bedrooms, in very good locations such as Knightsbridge.



With a log staircase, Spondon Old Hall, near Sandhurst in Kent

On the Move/Gerald Cadogan Simply the best in local style

These four houses are good examples of traditional local ways of building.

At £287,500 (down from £310,000), Pear Tree Cottage in Moreton Pinkney, near Daventry, is a thatched cottage partly built in best Northamptonshire fashion with alternating bands of light limestone and tawny ironstone. The agent is Lane Fox in Banbury (01296-273592).

The Mill House at West Deeping, between Stamford and Market Deeping in Lincolnshire, is exactly what one would expect of a converted water mill: flowing water, a garden on the river, and a solid stone house which combines the mill and the mill cottage. FPD Savills in Stamford (01780-750200) offers it at £425,000. Peterborough is eight miles away, with trains to London in under 50 minutes.

New House Farm at West Chiltington in West Sussex has plenty of dark beams, and the hanging tiles on the upper floor that have long been popular in Sussex and neighbouring counties. Their purpose was to protect the wattle and daub infill between the timber beams of the frame of the house from being eroded by the weather. The house dates from 1475 and was a working farmhouse until the 1980s. It is for sale from Guy Leonard in

Fulborough (01798-874033) for £550,000.

Spondon Old Hall, near Sandhurst in Kent, is listed grade II* as it is a splendid timber-frame 16th century Wealden hall that still has a staircase made of logs. English Heritage has approved recent renovations. With 2.75 acres, it is on offer from Calcutt Maclean Standen in Cranbrook (01590-713250) or Strutt & Parker in Canterbury (01227-451123) for £575,000.

London lets

Flats and houses are let quickest in Fulham, Kensington, Pimlico and Richmond, with 75 per cent or more being taken within a week of coming to market, reports the new Lettings Journal from Hamptons, covering April-June 1998.

Rents are more affordable than in Mayfair, Chelsea and Knightsbridge, where they have risen most in recent years and, as a result, more than half (56 per cent) of the properties on offer take over four weeks to be let. On average, 23 per cent of the rented properties in Hamptons' catchment area of London and the home counties went in less than a week, 37 per cent went in one to four weeks and 40 per cent took more than four weeks to let.

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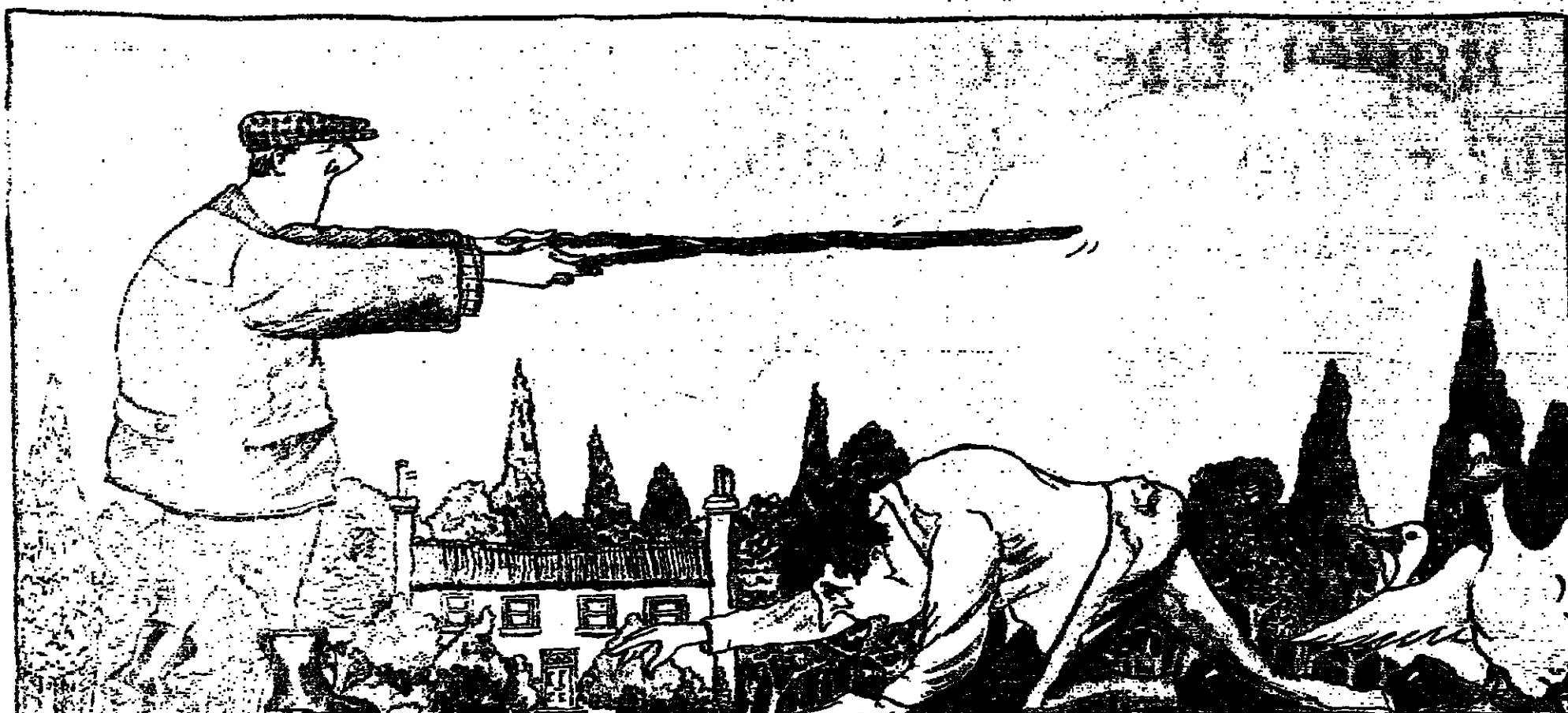
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Off the mains and in deep water

Sally Smith warns that unreliable or unorthodox supplies can bring big problems – unless you plan carefully

The services of a water diver, to be found these days in most telephone books, is becoming an important element in the purchase of a home in the country where there is little or no prospect of a mains supply.

The need for such a service is growing because more people moving into rural areas are buying up dwellings from traditional country estates with surplus housing, or farmhouses which become surplus as holdings are amalgamated, or cottages in idyllic rural settings and barn conversions.

"Water – there is no mains supply to the property." Do not be charmed by the idyll that such a statement might conjure up. The implications of that terse line in the sales particulars need to be understood. It is as vital as the soundness of the roof or the stability of the foundations.

"It is one of the first matters,

that should be sorted," says Mark Grimes of Carver Knowles, who buys and sells country properties in the West Midlands and Welsh border country.

"If the water supply is not assured it will only lead to endless difficulties," he says.

That said, he stresses that no one need be frightened by the prospect of being "off the mains" – the expense of coming to an agreement with a supplier or making one's own provision can be used as a bargaining counter.

When seeking a supply, sustainability and quality are equally important. Cool, sparkling water bubbling from a hill-side spring is a lovely prospect – but not if it falls to bubble every July.

The local water authority holds

records, which it will release to owners, giving some idea of a supply's reliability. Checking with nearby houses will give anecdotal evidence, although the "never run dry in 50 years"

observation should be treated with caution. An off-mains supply will come either from within the boundary of the property – best because it gives the owner complete control – or from without, frequently the case when buying from an estate or farm.

This is where checking has to be immaculate and an agreement "It must contain the right to take water from this source, the right to have a pipeline between the source and your own property and the right to enter the other property to repair the pipe," explains Grimes. "In some cases there is already an agreement in place which either obliges the other party to supply water or to make it available – another reason for rigorous checking."

Philip Doggett of Bidwells adds: "An estate or farm might have its own water from a spring or borehole, or it may take it from the mains and sell on. Your house therefore could be one of a number of properties taking water from the same source and there may have to be an agreement with the others as well as the originator."

He cites the case of a farmhouse and buildings converted to form five different dwellings 50 years ago. Water comes from a well in the garden of one of the properties and there is a covenant that the others pay a fixed rate of £10 a year for maintenance.

"Obviously this is nowhere near enough and so in practice all five contribute a fifth of the cost. But they are not obliged to do so, and if they refuse there is nothing the supplier could do about it."

On one of the estates the firm manages there are as many as 30 different properties involved. Each has its own meter which is read every six months. The supplier takes water from the mains and sells on at the water company's rate plus 10 per cent to cover administration – this is usual, with such charges ranging from 10 to 30 per cent.

Even with a mains supply, suppliers generally safeguard themselves by undertaking only to "supply water of such quality on such occasions when it is possible".

The growing workload for divers has been sparked by the desire of owners to have control of their supply. Lewis McCaffrey of Aardvark Consulting is one of the new-style practitioners, a geophysicist who "finds" water as a hobby, using science rather than a forked stick. "I tried that and completely failed."

With water-holding rocks, such as chalk or greensand, he has a success rate of between 80 and 90 per cent, on the mudstone of the Midlands nearer 30 per cent. He charges around £120 for a report to identify the likeliest spots for a drilling company to investigate –

this can cost up to £2,000. Water is extracted by submersible pump.

His horror story – most divers have plenty of examples – is of a group of five cottages supplied by a spring. Someone nearby decided to dig a pond and the spring failed for the first time in 200 years.

Grimes says that divers in his area will provide a comprehensive service, charging between £3,000 and £5,000 to find water, drill, install pipework and connect it to the house. Often, it can be a case of "no water, no fee".

It is a far greater task to arrange a supply in the dry Cotswolds than in the lush Welsh borders. Mark Charter of Carter Jonas had one buyer who took the trouble of going to the pub to ask if the water ever ran out. The resultant derisory laughter ensured that the house went on to the mains.

"Vast tracts of the Cotswolds

are a very long distance from a mains supply," says Charter. "In this case the cost came to around £20,000 which included items such as the water company's connection charge. The seller undertook to pay for the work as part of the deal and it was completed before contracts were exchanged."

"Apart from all the annoyance and difficulty when water runs out, there is the cost. The going rate for a 2,000 gallon bowser is £350 – and it can take a gallon to flush a lavatory."

When marketing properties with private water supplies, he always checks the location of the nearest main. Selling Park Farm at Gayhurst in Buckinghamshire, he was relieved to find a main in the road outside – its water comes from a well underneath the sitting room floor. The water has never run out and quality is good. He advises owners to keep records, especially in drought periods, to reassure future purchasers.

Doggett emphasises the need to check supply contracts carefully.

"A tenant farmer agreed to sell some of the water he was taking from his landlord to a neighbouring bungalow which was being built," he reports. "But he did so without getting permission. As there is no agreement, the bungalow has no right to the water – a potentially disastrous situation."

Water quality is tested by the environmental health office, and it is far from unusual for a purchaser to discover, to his dismay, a higher incidence of the E Coli bacteria than regulations permit, especially in livestock areas.

Happily, this is easily cured with an ultra-violet filter – but not cheaply. Doggett puts the cost between £500 and £1,000 plus fitting. The system uses what is essentially a light bulb, which has to be changed annually and costs between £25 and £100.

Such expense and responsibility is leading estate owners to think long and hard about water agreements before selling properties. Richard Drew of Clegg Kennedy Drew recalls a clutch of homes sold in the 1970s. The water was tested recently and does not conform to regulations, containing high levels of both E Coli and – worse – sodium. The only cure for the latter is a desalination plant which would cost the estate around £20,000.

"We are still working out what to do. There is not a mains supply within a £20,000 distance."

"This is why we now advise clients to include a condition that the buyer of the house should go on to a mains supply within six months, the cost to be reflected in the valuation."

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KNOW YOUR PROPERTY

Weeks turn to hours in the hunt for home truths

Computerised information is coming soon to a screen near you. Anne Spackman reports

If you would like to know everything there is to know about the house you are planning to buy, it had better be in Sweden. From the furthest municipal outpost in the Arctic Circle, Swedish buyers have access to a national computer register of land and property. For those not in Sweden, the good news is that it is probably coming soon to a screen near you.

National organisations across the western world are setting up systems for co-ordinating the banks of information they hold. Canada, Australia and the UK are fairly advanced; the US is rich in information, but poor at delivering it in a single, user-friendly package. At the moment, even Sweden only gives access to professional firms or public bodies. For the public to get hold of information directly from their home computer, the obstacle of payment has yet to be overcome.

In the UK the first computer-based property information "supermarket" was launched in Bristol in the summer. It is a pilot



expansion. The Coal Authority can say whether it is located over an old mine shaft.

Most of this information is already available for the determined inquirer. But it takes many weeks to extract it from all the relevant bodies and, if it is not a standard inquiry, a solicitor might not ask it.

David Brown, whose Bristol solicitors' firm Alsters is helping to pilot the project, says it increases the amount of information easily available, cuts the search time to a maximum of a couple of

days and is far more comprehensive to the buyer. "We used to have to fill out forms, attach cheques and send them off in the post to be processed," he says. "Now the form is on-screen and the answers can come back immediately."

Newcastle and Manchester have already created a land and property database which could be similarly extended, and several organisations, including the Land Registry, are looking to set up a computerised national land and property gazetteer.

In Scotland, which runs its own property register, a similar system is to be piloted in Glasgow this autumn. Initially it will involve solicitors paying on account, but the plan is to install kiosks in public places to allow the public to ask their own questions.

Scottish buyers can already get a historic record of their property from the Register of Sasines, which is now computerised. They can also find out what price a house previously sold for. The Land Registry is consulting over whether to introduce such information

in England and Wales.

In Sweden, the changes were driven by lenders, keen to replace their costly individual files with a single electronic register. In the UK, the motivation is partly to improve public service, but also self-interest. Stuart Hill, the chief land registrar, says that in Canada the take-up of the service increased by 20 per cent as soon as it went on-line. The more people use it, the more they pay.

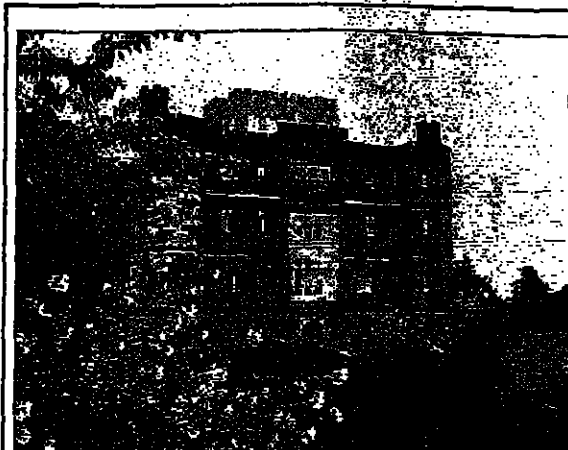
These comprehensive one-stop shop schemes are in the pipeline but other sources of information are already available to buyers. The Land Registry will provide a bespoke report on house sales in an area specified down to the first digit of the second part of the postcode. Anyone thinking of buying a terraced house in, say SW14, can get the average sales price for terraces in the first half of this year. Most reports cost £10.

Buyers concerned that they may be purchasing in an area liable to flooding can request information from the Environment Agency. It will not give a report on a specific address, but it will say if the house lies on a flood plain or is in an area with a history of problems.

Currently, the agency says buyers are ahead of their solicitors in pushing for more information about flooding. The agency is negotiating with the Law Society to produce a set of standard environmental questions for solicitors to ask when conveying.

Improvements in the house purchase process are expected to save time and trouble, but not money. Conveyancing fees in the UK are already the subject of fierce debate in legal journals. Many solicitors argue that the policy of cutting fees and cutting corners is making conveyancing uneconomic and leading to too many claims for compensation.

A quicker, more thorough system of searches could help solve two problems at once: it would reduce the risk of mistakes and allow conveyancers to increase their productivity. More important, for buyers, it could dramatically reduce the current nail-biting period between an offer being accepted and contracts being exchanged.



'Deliberately grim and unaccommodating': Beeding's Castle



Derwydd: in the same ownership for centuries

On the Move Updating an iron castle in the sky

Beeding's Castle, set on a ridge-top near Pulborough in West Sussex, dates from the 18th century, when it was built in stone and steel. It was known at first as the Iron Castle. Pevsner's guide is unduly disparaging. "Deliberately grim and unaccommodating," he writes, conceding that it has "a force rare in C19 houses." It is now eight apartments, of which the penthouse, with dramatic views, is for sale from Jackson-Stops in Midhurst (01730-812357) for £350,000 for a 999-year lease.

between Ammanford and Llandell, Derwydd is an estate that has been in the same ownership by descent, often through heiresses, for centuries. But as there are no children to inherit, it is for sale.

The house, listed grade II*, is 18th century, and may go back to the 15th but has been altered and enlarged.

The estate is 240 acres with farmhouse, farm buildings, and three cottages. Available in lots or as a whole, for which Thomas Edwards & Anthony Morris of Neath-Port (01639-639541) and FPD Savills, Banbury (01295-263535) asks over £550,000.

Gerald Cadogan

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Paris's finest stay under the counter

But Gerald Cadogan finds superb homes on the open market, too

If you want to buy a spectacular Paris house or apartment, ask your agent what is for sale "without publicity", as well as what is on the open market.

This is the advice of Thierry Prouvost of Philip Hawkes and François Boulet of Knight Frank. Both agents know of superb unpublished homes.

But there are also many good properties from the 17th to the 19th centuries for public sale, as well as a 20th century masterpiece - Les Maisons Jaoui, a pair of houses in Neuilly-sur-Seine designed by Le Corbusier.

The Paris housing market is at last, after two thirds of the 1990s in the doldrums, on an upswing, and it is doubtful whether the turbulence affecting the world's houses will hold it back. Property still looks good value compared to many other parts of the world, especially London and New York.

Viewing, buying and selling are up, says Prouvost, and offers are starting to appear at the asking price - which has not happened for a long time.

The French government wants to create a more liquid, and internationally competitive market and this month's cuts in purchasing costs will further boost trading.

Prices of flats have risen, says Léonard Weil of buying agent Etude Carnot 5, since autumn 1997, and rents began to follow suit this summer. Buying prices are now in the range of FF238,000 to FF238,000 (€2,940-€2,990) per sq metre for apartments de bon standing, ideally with parquet floors, fireplaces, plasterwork and high ceilings.

Property values, whether for sale or rent, are assessed by the sq metre in France, and it is regular, says Boulet, to include in the sums a third of the garden area for a

house with a garden.

But there are lower-priced flats (FF22,000-FF28,000 a sq metre), and higher-priced ones in such areas as the 6th arrondissement.

Weil notes that foreigners are now buying flats for their own use, which of course they can also let for short periods, at good rates. And foreign investors, including US pension funds, have been diversifying into blocks of 1st flats, or blocks under construction, in the city and its surrounds.

The districts foreigners favour are generally the priciest - the 6th and 7th on the left bank, the 16th and 17th either side of the Avenue de la Grande Armée, and the 8th and 9th. The 9th is well placed for the Eurostar rail terminal in the Gare du Nord.

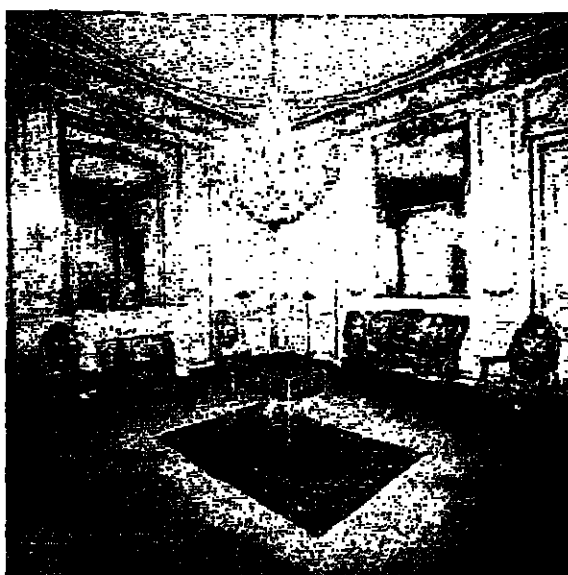
Also popular are the Place des Vosges and the Ile St Louis in the 4th. In both these parts, houses date back to the 17th century.

Etude Carnot 5 can suggest a small (38 sq metre) flat from this date for sale on the Ile St Louis as an alternative to the familiar 19th century flats.

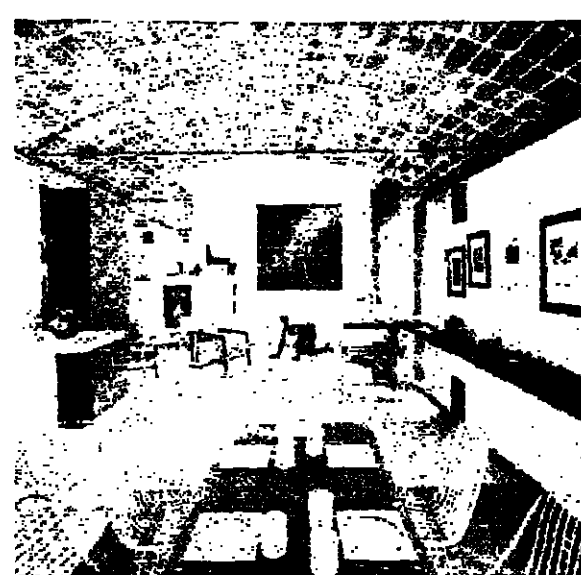
Philip Hawkes recently sold a 17th century flat (110 sq metres) on the Ile, with painted ceilings and windows looking south on to the Seine, near the asking price of FF36,500, and has on its books another at FF39,500 (165 sq metres) with elaborately painted beams in the Hôtel de Souzy in the Marais in the 3rd.

At 145 Boulevard de Magenta in the 10th, three minutes by foot from the Gare du Nord, the agent lists an ideal Londoner's pied-à-terre in Paris for FF42m.

It is a 216 sq metre flat in an 1885 building, but as opulent as any 17th century house in its lashings of gilt plaster and pale blue paint ordered for a Rothschild. It also has a parking space, but no maid's room on the top



Lashings of gilt plaster: 145 Boulevard de Magenta



Stunning feature: brick arched ceilings by Le Corbusier

floor - which is a frequent add-on to Paris flats, and not counted in the floor area.

Another feature of Paris is the *hôtel particulier*, or town house. Ideally, it faces on to a private courtyard, separated from the street by a wall and gates, such as one in Rue Las Cases in the 7th (with 1,700 sq metres plus 200 sq metres of garden and 435 sq metres of yard) that Philip Hawkes lists for FF90m.

Or buy a triplex flat in the 18th century town house (160 sq metres) in the Rue d'Anjou, where Lafayette died in 1834, for FF76m.

The agent also offers town houses without courtyard in the 16th (Belle Epoque, 1,212 sq metres, FF763m) and 17th (Napoleon III, 400 sq metres, plus 80 sq metres of garden, FF60m).

But the once-in-a-lifetime opportunity in Paris is to buy a brace of Corbusiers - the Jaoui family houses on Rue de Longchamp in Neuilly-sur-Seine, the smart district on the western edge of the centre, and north of the Bois de Boulogne. Prices here are as high as in the middle of town, says KF's Françoise de Bouzeaux.

Before the second world

war, Le Corbusier designed the two houses (each about 250 sq metres), with a courtyard between, but they could not be built until the early 1950s. Now, KF offers them at FF729m, or about FF738,000 a sq metre.

They are powerful buildings and totally different from the standard architecture of Rue de Longchamp. Le Corbusier planned them for efficiency, with space away from the outside world. One house has a chapel-like room lit through coloured glass windows.

His design blends the self-sufficiency of Mediterranean

peasant or American pueblo architecture with the strength of small rural forts. Slit windows give unexpected, but secure, views to the person looking out. Slabs projecting from the walls and large rectangular holes - to accommodate a fire, or wood for it, or just storage space - are Le Corbusier's version of traditional Mediterranean rough stone vernacular.

A stunning feature is the brick arched ceilings - he called them Catalan vaults - which he picks up in the external arched concrete roof spans. Earth covers the curved roofs, improving the insulation and allowing grass and wild flowers to grow - echoing the ground cover in the garden, which makes an ideal setting for sculptures.

Although he planned the houses to work functionally and simply, there is a touch of architects' didacticism in the little privacy the upper floors rooms offer.

Their materials are superb, especially the thin bricks with thick pointing between the courses, and the slabs of colour defining the interior spaces. And Le Corbusier marks out the dining room by an area of parquet among the ground-floor tiles.

These houses are in all the text-books. Rightly so. They are a fount of modernism, and so much else we call modernism is derived from buildings such as these.

■ *Paris (1003-1): Etude Carnot 5, 4045 0688; Philip Hawkes, 4268 1111; Knight Frank, 4316 8382.*

Cyprus buyers shrug off the political troubles

The political crises in Cyprus have had little effect on the holiday market or on foreign buyers of property, says Michael Cartwright of Leptos Estates.

He is based in Paphos in the south-west of the island, the favourite area for foreigners, mostly British, to settle. In spite of renewed tensions on the island, he points to 1998 as a record year for tourism, with 2.4m arrivals expected (or four times the population), while 94,000 companies now have offshore offices in Cyprus.

Buyers are also coming from Germany and the Netherlands, says Nicosia agent Antonis Loizou, as well as east Europeans, mainly from Russia.

If resolving Cyprus's political problems seems as tricky as ever, to the sorrow of all who love the

island, renewed discord in the Middle East is proving a help to Cyprus. It is, once again, being used as a neutral base of operations for anybody with business with both Israel and the Arab countries.

Besides its beaches and mountains, Cyprus offers much to see, from the superb Cyprus Museum in Nicosia to the painted medieval churches in the Troodos mountain massif which dominates the island. Food is delicious, especially the vegetables, and drinks good and cheap.

It is a happy place to live and visit, but water may be a problem. Although bottled water is always available, the public supply can be cut in the summer - but not for the hotels, to the irritation of those who live there.

One summer I was in a village where we were rationed to four



Villas with a view: easy living, attractive prices in Cyprus

Leptos Estates

hours of water every other day.

Before buying a property in Cyprus, ask the agent and your potential neighbours about the water supply. If in doubt, look elsewhere.

The usual choice is between a house in a new development or a traditional village house, or pos-

sibly a plot to build your own house. In all cases the formalities are relatively easy, provided the house is for your own use.

Foreign buyers qualify to buy duty-free cars (although Cypriots have to face huge tax bills) and income tax is low, with tax concessions comparing well, Cypri-

ots point out, with other Mediterranean countries in the retirement and second homes market, such as Spain.

Traditional houses have large doors from the street opening into an interior courtyard. On one side is a long, two-storey house, usually with an outside staircase and a balcony. Across the yard are sheds and animal stalls, which can convert easily into bathrooms, studios or guest rooms. Every year it grows harder to find an unconverted village house but, if you do, restoring it should not be difficult, with the help of builders who - like everybody else in Cyprus - speak English, and have often worked in Britain.

Leptos Estates offers villas in developments at Paphos and Larnaca, and can find them at Limassol, Larnaca and Paralimni. Prices

for a two-bedroom detached villa are around C£285,000 in the Paphos area, C£100,000 at Limassol, C£68,000 at Larnaca and C£50,000 at Paralimni.

The ease of living and these attractive prices have made Cyprus popular. "Foreign purchases in real estate have risen from C£14m in 1975 to around C£200m in 1992," says Loizou, "and are now estimated to be over C£250m a year."

From 1975, prices rose by between 5 and 10 per cent a year, he estimates, until three years ago when they stabilised, or in some cases have declined by up to 10 per cent over that period.

■ *Leptos Estates, Paphos (00 357-6-233715) and London (0181-940 8096); Antonis Loizou, Nicosia (00 357-2-424853).*

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FROM BLOC TO BLOCK

Home is where the concrete is

In 10 years, Lithuania has made the transition to a nation of homeowners, says Joseph Everatt

The transformation of Lithuania into a nation of homeowners has been rapid and effective - just under 90 per cent of the housing stock is now privately owned.

And as well as being a nation of homeowners, Lithuanians have become a nation of home-movers. In this decade of transition, people have frequently traded up or down according to their changing circumstances - and in a concrete block, you know what you are getting.

Living in a concrete apartment block has a strong appeal in a world where everything else is changing. Older properties might be more attractive from the outside, but behind a beautiful facade there might lurk a host of structural and legal problems.

The privatisation of housing began in Lithuania in 1990. Citizens received vouchers which they could use to buy flats and houses, and other state assets being privatised. Tables were drawn up, valuing properties according to age, location, size and price. As the market

developed, these tables were revised every year.

A twice-weekly newspaper, free to advertisers, is the best source of information about flats for sale in Vilnius, the capital. In two or three lines, an advertisement usually gives the number of rooms, the location, the floorspace in square metres and the price in US dollars.

Because there are few differences between modern buildings, and there are so many of them, it takes few words to explain what a flat is like. Sellers give the barest of information and anything else which they think could be a selling point, such as "near the forest", "high ceilings" or "large kitchen".

The figure for the floorspace is important, because it provides the basis on which heating bills are calculated. Most flats have central heating, which comes from a supplier elsewhere in the city. It switches on automatically in the autumn and goes off in spring, and cannot be regulated for an individual flat. Bills are calculated according to a flat's size. Heating costs have recently risen dramatically, and, as a result, so has the demand for smaller flats.

A state-sponsored mortgage scheme for young buyers exists, though few people have made use of it. Generally, flats are paid for in cash, making a structural survey not compulsory. However, some buyers of older properties take builders with them for an estimate of the work that will be needed.

A legal search would be desirable but is unheard of. The legal environment is complex. Legislation on the privatisation of housing is



Brushed by the trees: a languid atmosphere reflects the natural diffidence of the Lithuanians

tied up with that on the restoration of property rights and land reform in general. Since independence, there have already been three laws on the restoration of property alone.

"The courts are overloaded with property cases because the former owners are coming to dispute," says Ramune Duleviciene of Bishop and Robertson Chambers, a Scottish law firm with an office in Vilnius. "Every two or three years general laws are amended or replaced by new laws. This is normal for countries which are in transition."

The first law, in 1991, on property restoration, stated that property which was not necessary for public needs could be restored to its 1940 owners. (In 1940, Lithuania was annexed by the Soviet Union and all private property was nationalised.) If the property could not be restored, the former owner was offered an equivalent property, increased in area by 30 per cent, or compensation in cash.

Those who qualify as for-

mer owners include émigrés and their heirs, and to claim back a property they must have, or take, Lithuanian citizenship.

There is no obligation on them, however, to be permanently resident in the country. Some émigrés who do not qualify as former owners are also buying property and

would come here and buy everything they could," says Duleviciene. "A lot of restrictions were imposed as a result." The procedure for applying for membership of the EU means that these restrictions will have to be lifted, a controversial measure that has been slow in getting through parliament.

Other future developments in the law include the introduction of a property tax. This was an election pledge by the Conservatives who won the last election, but it has not yet come into force.

Also in the future, responsibility for communal areas of buildings should become clearer. At present, the widely differing incomes of people who live in one building makes it difficult to get repairs and decoration done.

In principle, all residents of a building must share the cost, but usually the person who cares the most gets it done at his own expense.

In almost 10 years of operation, there has been a steady rise in property prices. A sharp rise in 1995 followed a series of bank col-

lapses when a loss of confidence in the banking system led to many people putting their savings into property.

At present, prices of residential property in the city centre vary between \$500 and \$1,000 per square metre, depending on the property's condition, which can vary considerably. Prices in the suburbs are much lower.

Flats in concrete blocks are cheaper than those in brick-built blocks, those on the ground and top floors cheaper than those in between.

Flats where the rooms lead out of each other, of which there are many, are cheaper than those with separate rooms.

This is still a culture where people are used to paying very little for housing. For many young people the first big purchase is a new car, which often has a value higher than the flat or house they live in.

But in time, the market could well develop along more typical western European lines.

No place for litter here

Foreign visitors who take the bus through the Vilnius suburbs for the first time are usually shocked by the number of the city's modern blocks of flats. Their negative response is mainly because, at least to outsiders' eyes, this kind of high-density public housing is normally associated with social problems.

Closer inspection shows that here it is different. There is little graffiti and litter. The stairways are clean and no one uproots the young trees that were planted outside. Children play quietly in the spaces between the buildings, often watched over by old women.

It is clearly not the same sort of society as that which inhabits public housing in other parts of the world. Since the second world war, Vilnius has almost trebled in area. As a result, most people live in brick or concrete blocks that were built since the 1960s. Following independence, and the privatisation of state assets, this type of public housing forms the bulk of the newly privatised housing stock.

There are other places to live. The city centre consists of beautiful 18th century houses, 19th century apartment buildings, central European art nouveau and 1930s modernism. The choice is wide, as the city was exposed to a range of influences.

Until now, few people have wanted to live in the city centre. Many old flats were cheaply partitioned after the war, which sometimes resulted in clumsy conversions with awkward spaces or windowless rooms.

Continued on Page 11



Living with contrast: an old house next to modern blocks

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BLOC TO BLOCK / RETIREMENT



City life in Vilnius: in a concrete block, you know what you are getting

Joseph Everatt

There is no place for litter here

Continued from Page 10

Some old houses still do not have all utilities.

By contrast, the modern suburbs offered space and convenience.

Transport to the centre has always been good. The flats are cramped, but they were built for a newly industrialised society. People had close ties with the country, so most were able to get out of the city at weekends and in summer.

Public housing was conceived as a temporary place to live while at work. Kitchens are small because people were expected to have their main meal of the day in the work canteen. The flats are simple to maintain, and their density makes the city

compact and therefore easy to get out of.

Today, the advantages of this kind of housing are not so obvious. Some of the older estates are very concentrated and were not built with the car in mind. With so many more cars on the roads, it is getting difficult to find somewhere to park, and the new traffic jams in the morning increase the time it takes for everybody to get to work.

Lifestyles are changing. People want flats with larger kitchens, and they expect to eat together more often as a family at home.

The new generation is further removed from its country roots. For them, it is not so convenient, or desirable, to stay with relations in the

country. They are more urban in their outlook and better travelled than their parents and, therefore, may not be as content to live in small flats as their parents were. And former conditions bred a culture of tolerance of hardship, but this view is changing.

In the short history of the market, a polarisation has emerged between the prices of flats in the suburbs and in the centre. The increase in prestige of the city centre can be seen in the improvements that have been made to many buildings.

However, it is difficult to estimate how entrenched this polarisation will become. Even in the centre,

adjacent streets – even adjacent houses – vary considerably in price. It is common to see old wooden houses, even with a wall and chickens in the garden, standing next to modern apartment blocks or foreign embassies.

This ability to live with contrast seems to be a characteristic of the city. It may be because Vilnius is not a formally planned city, and also because its location has always made it a fusion of different cultural and linguistic groups.

The development of the city may also be linked with the national character. Most areas, even the suburbs, are pleasant, peaceful places. The trees grow so close to buildings, often touching, and brushing them when

the wind blows, that it suggests some kind of harmony between people and their surroundings. This languid atmosphere reflects the natural diffidence of the Lithuanians.

After independence, tracts of land on the outskirts of the city were released for private building, the former restrictions on the size of houses were lifted, and lavish, highly individual villas began to spring up.

Since the rise in costs of heating and materials, work on these houses has slowed down, but many have been completed. It is mainly this kind of detached house that the country's new rich aspire to live.

Joseph Everatt

Well protected by grey pound power

Gerald Cadogan discovers a brave new world in the upper reaches of sheltered housing

At the top end of the sheltered housing market, the trend is still for people who have retired and those near retirement to demand bigger units, of two to three bedrooms or more, rather than the one to two bedrooms that was once standard.

This partly reflects continuing prosperity and rising expectations and partly the fact that late middle-aged people receive good prices for their old houses and can buy enough space in a retirement scheme to allow them to keep more of their cherished bits of furniture. And after selling the old and buying the new, they should still have money to set aside.

All sheltered housing schemes, whether local authority or private, aim to provide flats and cottages/houses designed for an easy life as mobility declines, together with central services – a janitor, gardening, and a warden at the end of an alarm button. Some also offer lunch and dinner, and guest rooms at a cheap rate for visitors.

At the top end, it is the quality of the housing that is changing – moving from good to very good – as is the range of services included in the annual maintenance fee. Does the scheme provide a minibuss for shopping, or sightseeing trips? Or washing machines for communal use? Or a common room?

Another trend, sure to become popular, is to site sheltered housing close to, but independent from, a nursing home. That allows those in the units to move into the nursing home for short stays if they become ill, or for good if the need arises.

This is a big comfort for residents, who in most schemes have to remain reasonably fit to stay in

their flat or cottage.

The pioneer of the new unified approach is Ronald Clarkson of Park Healthcare, but he says it is not easy to arrange because few nursing homes have enough land to spare for building retirement units. But the advantages in human terms are great. If someone falls ill, it is easy to call a nurse to come over quickly. "It also means," he says, "that couples need not be separated."

Park Healthcare has recently launched its second scheme, Elliscombe Park, in the grounds of

shire. Ten out of 16 flats, priced from £15,000 to £325,000, have been sold. There will also be five cottages, converted from Edwardian stables, on offer next year at around £200,000. The scheme has a long river frontage, moorings and a boathouse.

Beecheroff's third development is at Charlbury in north Oxfordshire, which has a direct train service to Paddington. Prices range from £160,000 to £230,000. The company is now working on more Thameside schemes for 1998, in Henley and Lechlade.

English Courtyard is another first-rate and thoughtful developer, whose chairman Noel Shuttleworth emphasises the need to design accommodation that can be adapted – say to install a chair lift between the floors of a flat or house – as needs change.

A scheme at Christ's Hospital at Horsham in west Sussex has sold well off plan, but one or two units may be left. At Mytchett Heath near Camberley in Surrey, EC is moving to a second phase, with prices between £215,000 and £285,000.

Other schemes with some units likely to be available include Churchfield Court at Giron on the edge of Cambridge, and Fiacca Court at Tattenhall in Cheshire.

With all the developers, it is worth asking about resales. It is a fact that, although people are living longer in good health, resales will eventually happen. EC, for instance, has a list covering 14 of its schemes, from Berkshire to Worcestershire, at prices from £32,500 to £235,000.

■ Beecheroff, Wallingford (01491-834973); English Courtyard, London (0800-220858); Walton Partnership, Shalfotsbury (01747-852242).

Although people are living longer in good health, resales will eventually happen

Elliscombe House nursing home, near Wincanton in Somerset, where eight two-bedroom flats and two three-bedroom gatehouses are on offer at prices from £169,500 to £189,500, with a service charge of £2,700. The agent is Walton Partnership.

Beecheroff, which has been in the retirement home business since 1984, likes to choose sites in towns and villages for its schemes. Three are now on offer. The Orchard in Fairford in Gloucestershire is built on the old orchard of John Keble, the hymn writer and divine of the Oxford Movement. Of 23 cottages, three are left, priced at £198,000 to £197,500.

Thames Bank is at Goring-on-Thames, in Berkshire. Ten out of 16 flats, priced from £15,000 to £325,000, have been sold. There will also be five cottages, converted from Edwardian stables, on offer next year at around £200,000. The scheme has a long river frontage, moorings and a boathouse.

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AS GOOD AS NEW

The rough tracks that led to bargains

Gerald Cadogan tells why so many dilapidated Tuscan farmhouses were once on the market and what has happened to them since

It is now extremely hard to find in Tuscany a dilapidated farmhouse (farmhouse) to restore - that market seems to have come of age. But a steady supply of farmhouses that discerning foreigners - mostly British - bought and renovated in the

late 1960s and 1970s is now coming to market. Prices today start at £600,000, though many are now in need of another makeover. In 1970, they cost around £3,000, unrenovated.

Thirty years ago the British bought in the Chianti region because the country

was unspoilt, houses cheap and it was a fashionably avant-garde thing to do.

The charms of Chianti still welcome residents, permanent or short-term. There may be 1,000 British households in the summer, says William Thomson of Chianti Estates, Knight Frank's asso-

ciate based at Gatole, but in winter they are down to 10 (of which his family is one).

This hilly country of vines, olives, woods and pastures exudes the comfortable warmth of centuries of tender loving care from Tuscan farmers who enjoy their food. Tuscany is awash with wonderful vegetables, fungi (often bottled), wine, olive oil, beef (*bistecca fiorentina*), and boar sausages. The old-style Tuscan expects a kilo of the best oil to cost as much as a kilo of steak.

It is a contented life, with a rare integration of town and country. Everybody's roots are in the country, and many of those who live in two of the world's most civilised cities - Florence and Siena - still own property in the *paese*.

For foreigners needing to unwind, Tuscany offers peace, privacy and big views. If this tries, there is always something to visit, and throughout Tuscany one finds towns and villages of surprising small-scale metropolitan sophistication. From most of Chianti it is an hour or less to Siena or Florence, a little more to Pisa or Lucca, and half a day to London via Florence or Pisa airports.

The houses foreigners buy are the old dispersed farms of the big estates, where farmers lived on the upper floor and the animals were on the ground floor (helping to keep the humans warm in winter). They were - and are - always at the end of a long rough track through the woods.

The farmers worked the land by share-cropping (*mezzadria*) with the aristocratic landlords. But when the owners took the farming in hand in the 1960s, the farmers moved to the villages, leaving their houses empty until foreign buyers found them and snapped them up at bargain prices.



Villa Saletta: the heart of the scheme is the fortified village. The palazzo is on the left.

Foreigners' houses were simple in those early years, with no electricity, telephone or pool. "There would be drips through the roof, and mice running across the kitchen floor," says Thomson, and people went to a river to swim.

But the weight of money pouring into Tuscany had its effect. As prices rocketed, the flow of redundant farmhouses dried up, and modern, pools and tennis courts arrived. Rural luxury is what buyers expect now, says Thomson, who has "20 to 30 people seriously looking for restored houses", that may cost £800,000 or as much as £1m.

High values pose a dilemma for those who bought into Tuscany decades ago. The houses have proved a fantastic investment, but should they hang on or sell?

"There are a lot of people," Thomson finds, "who can no longer afford not to sell." The new buyers tend to be in their 40s, like the first buyers, and have lots of money - unlike the first buyers.

If little is for sale between Siena and Florence, two releases from old family

holdings elsewhere in Tuscany may be the answer. On the Castel Giocondo wine-producing estate at Montalcino south of Siena, the Frescobaldi family is selling nine farmhouses unrenovated at prices from £200m (£71,500) for 200 sq metres to £1.82bn for 1,300 sq metres. Water and electricity are laid on.

As is proper in Tuscany, each of these old farmhouses is private, in a glade at the end of a track

The agents are Chianti Estates, where Thomson is happy to be project manager for the restoration, and Knight Frank.

The same agents, plus Lucca-based Serim, also offer 11 farmhouses on the 700-hectare Villa Saletta estate, a lovely tract of

woods, olives, vines and farmland between Pisa and Florence which was the seat of the Riccardi family. These houses are for sale restored and cost from £1.082bn to £3.078bn, which are normal prices for Tuscany.

One house (Fagnana) is now ready to show the quality of the design by Serim and the workmanship. They remain completely traditional, with their arches and loggias and the Riccardi crest painted on the stucco, thanks to the tough rules in Italy for listed property.

And, as is proper in Tuscany, each of these old farmhouses is quite private, in a glade at the end of a track, whether in the hills or down in the warmer valley bottom. The most expensive house is La Figuretta with 810 sq metres.

The project is the work of Arcadian International, the UK hotel company recently acquired by Patriot American Hospitality. Unusually, they have a resort as well, to meet all the whims of the residents.

In the south part of the estate, the two companies plan a golf course with club

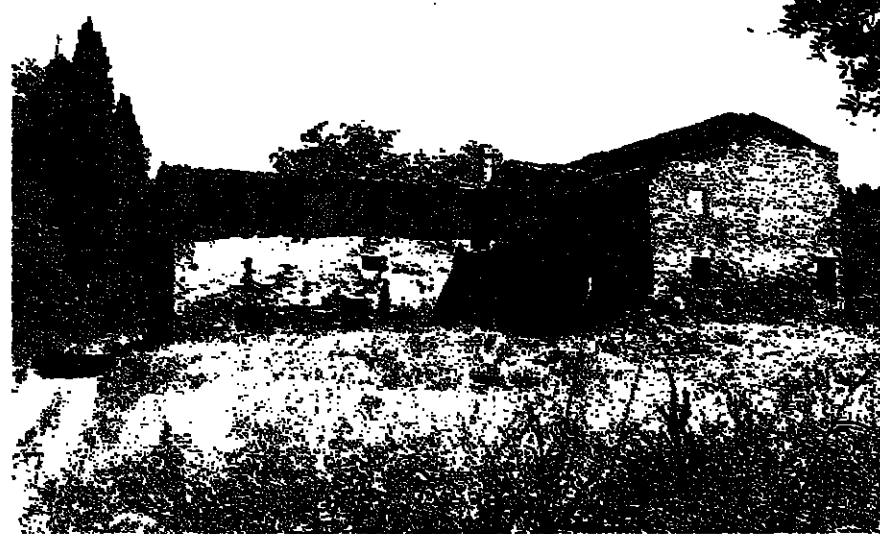
house (in an old farmhouse) and an equestrian centre. Golf courses are rare in Tuscany - there are only three courses within an hour of Florence.

The heart of the scheme is the Borgo (fortified village) of Villa Saletta, which was the centre of the estate and, in its one street and two squares, is a fine example of how the Florentine nobles transplanted their urban architecture to the countryside.

The buildings on the street will be restored as apartments and a health spa. The cavernous olive pressing room - once the basis of the estate's wealth - will become a restaurant, and the Riccardi palazzo is to be a 35-bedroom hotel, with superb rooms and views.

Best of all, Villa Saletta will also continue to be a working estate, giving employment and producing wine, olive oil, beef, fruit and vegetables for guests or to sell to the public.

Chianti Estates, Gatole in Chianti (0039-577-731120); Knight Frank, London (0171-629 8171); Serim, Lucca (0039-583-47450).



Before: the unrenovated Fagnana



After: Fagnana is now ready to show the quality of the design and workmanship in the renovation

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UPSTAIRS DOWNSTAIRS

Darling, one simply can't get the staff

Anne Spackman on over-supply in the east, shortage in the west

One of the most striking sights for westerners arriving in Hong Kong is the Sunday gathering of maids. They flock to the city's central square, where they picnic on the pavements and enjoy a brief escape from their tiny staff quarters. To the businessman who pays his London cleaning lady £7 an hour and lodges his country housekeeper in a two-bedroom cottage, it is a culture shock. In parts of Asia the wealthy still employ large numbers of staff, as the British did before the second world war. Two or three maids would be normal in a large house, and the financial crisis is not yet reported to have led to any reduction in numbers of staff. Officially they should all be earning at least HK\$5,000 a month - around £400. But there is plenty of talk of illegal wages. With the mainland Chinese competing hard with the traditionally Filipino population for jobs, the pressure on salaries is downward. The contrast with the west could scarcely be greater. The old aristocratic cry - that one simply could not get the staff - applies once again, particularly in the US. In the New York area it was reported this summer

that the number of people employed as nannies, cooks, cleaners and drivers had risen by 23 per cent between 1992 and 1996 - the latest year for which figures were available. In San Francisco a cleaner is likely to be paid around \$12 an hour and a driver \$15 an hour. In New York, professional families are reported to be salary-gazumping in order to secure a good nanny. The average nanny's wage across the US has risen from \$250 a week to \$350 a week in the past two years, according to a survey in Nanny News. In the region's most expensive areas, such as Connecticut, nanny rates have risen to \$700, with baby-sitting rates at \$20 an hour. Staff quarters are re-emerging in new flats and houses in the US and in Britain. At London's most expensive development, Chesham Place in Belgravia, families have bought a large apartment for themselves and a mews house for their staff at the rear. In Warwickshire, an unusual example of a new country mansion near Stratford-upon-Avon includes a three-bedroom staff wing. But providing accommodation does not overcome all the problems. Many people do not want someone living in their home, nor do they want the hassle of employ-



ing several staff. That is particularly true of people with more than one home. In Europe, developers are responding by building in more and more services in their up-market developments. One of the most progressive is in Spain, at La Zagaleta in the hills behind Marbella. Here, few buyers will use their property for more than four months of the year. Instead of employing full-time staff, they can buy in services such as gardening, cleaning and pool maintenance on an hourly basis from the resident management company. Large mixed developments in New York and London, incorporating hotels and homes, are planned to have similar services. Donald Trump did it at Number One Central Park West, offering residents in the higher floors the services of the hotel beneath. Both Stanhope Gardens in Kensington and Canary Riverside in Docklands are considering similar schemes. But for those who still have to find their own staff, here is a selection of suggested costs across the world, provided with help from the offices of Knight Frank and FDSavills. (Dollars are US unless stated.)

Bombay
 Full-time, live-in servant - \$35 a month, plus accommodation and food.
 Part-time cleaner/maid - \$30 a month.
 Live-in nanny, sourced through an agency - \$65 a month.
 (Staff working for ex-pats normally charge 20 per cent more on the basis that they have to speak English.)

Sydney
 Gardener - A\$15 per hour or A\$400-A\$500 a week, full-time.
 Cleaner - A\$15-A\$20 per hour.
 Nanny - A\$400-A\$500 a week, live-in.
 Babysitter - A\$10 per hour.

Singapore
 Live-in maid - \$170 a month plus \$200 a month

On the Move

Where Miss Jekyll had her hideaway

A Lutyens cottage in a shrine to gardening. What could be more apposite, asks Gerald Cadogan

Mustead Wood near Godalming in Surrey is a shrine to 20th century gardening. It was designed by Sir Edwin Lutyens in the 1890s, with ancillary buildings, for the great garden designer Gertrude Jekyll. It epitomises their partnership in house and garden planning, which changed attitudes so fundamentally that all subsequent designs reveal, somewhere, their influence.



Mustead Wood: designed by Lutyens for Gertrude Jekyll

Much of their success was in combining scrupulous, almost Germanic attention to detail - in her choice of plants and his use of vernacular building styles and materials - with a romantic approach to the garden based on sight and smell.



The Thunder House, where Jekyll liked to sit

Now Mustead Orchard, listed grade II*, is for sale. Lutyens designed it in 1894 as the cottage for the head gardener; it gave him plenty of space - as was right for somebody of his importance in the Lutyens-Jekyll view of things. The Tudor-style house, echoing the architecture of Mustead Wood, comes with half an acre of gardens, including the walled garden. In the corner is the Thunder House, designed by Lutyens in 1896, an open-sided gazebo where Jekyll liked to sit and look over the Wey valley.

converted to residential use. In a development by Baltic. Marketing begins today of the flats and penthouses priced from £50,000 to £300,000, through agents Knight Frank and Julie M. Twist Properties.

enfranchisement. Each flat owner will receive a share in the management company which will own the freehold of the building. The sales office is on 0161-238 8485.

Agent Burns & Webber in Godalming (01483-427101) offers Mustead Orchard for £385,000.

This is not its first conversion. It began as a warehouse, and became a hotel in 1882. The flats have been designed around an atrium/light well with a winter garden, beneath which is the restored ballroom of the hotel. Parking will be available. The Grand is being sold as an immediate collective

Smart move up Pavilion Road, SW1, is now a smart address. Number 150 is for sale, freehold, at £1,375m from W. A. Ellis (0171-581 7854), with the option to buy a garage nearby for a stupendous £80,000, for a lease expiring in 2032. The house has a large roof terrace.

Grand redesign

The Grand Hotel, once thought to be the best in town, is the latest important building in the centre of Manchester to be

redeveloped. The Grand Hotel, once thought to be the best in town, is the latest important building in the centre of Manchester to be

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